

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Victoria F. Roman
Debtor

Case No. 18-02892-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db Victoria F. Roman, PO Box 192, Pocono Summit, PA 18346-0192
5083186 CAVALRY SPV/CITIBANK, C/O DAVID J APOTHAKER ESQ, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5083196 NISSAN MOTOR ACCEPTANCE CORP, BANKRUPTCY DEPARTMENT, PO BOX 660366, DALLAS, TX 75266-0366
5083199 +STILLWATERWATER LAKES CIVIC ACCN, C/O KEVIN A HARDY ESQ, PO BOX 818,
STROUDSBURG, PA 18360-0818
5085887 +Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive,
Pocono Summit, PA 18346-7603
5083201 T ROWE PRICE, PO BOX 17349, BALTIMORE, MD 21297-1349

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Oct 29 2018 23:08:00 Exeter Finance LLC, c/o AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5083183 EDI: BANKAMER.COM Oct 29 2018 23:08:00 BANK OF AMERICA, PO BOX 982238,
EL PASO, TX 79998-2238
5083184 EDI: CAPITALONE.COM Oct 29 2018 23:08:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5083185 +E-mail/Text: bankruptcy@capvps.com Oct 29 2018 19:06:43 CAVALRY SPV 1, LLC,
500 SUMMIT LAKE DR SUITE 400, VALHALLA, NY 10595-2321
5083187 +EDI: CITICORP.COM Oct 29 2018 23:08:00 CITIBANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
5083188 EDI: WFNNB.COM Oct 29 2018 23:08:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS, OH 43218-2125
5083189 EDI: RCSFNEMARIN.COM Oct 29 2018 23:08:00 CREDIT ONE BANK, PO BOX 98873,
LAS VEGAS, NV 89193-8873
5083190 E-mail/PDF: ais.exeter.ebn@americaninfosource.com Oct 29 2018 19:19:22 EXETER FINANCE CORP,
PO BOX 166097, IRVING, TX 75016-6097
5084067 +EDI: AISACG.COM Oct 29 2018 23:08:00 Exeter Finance LLC, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5083191 EDI: BLUESTEM Oct 29 2018 23:08:00 FINGERHUT/WEB BANK, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820
5083192 EDI: AMINFOFP.COM Oct 29 2018 23:08:00 FIRST PREMIER, 3820 N LOUISE AVENUE,
SIOUX FALLS, SD 57107-0145
5083193 +EDI: AMINFOFP.COM Oct 29 2018 23:08:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868
5083194 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Oct 29 2018 19:06:51
JH PORTFOLIO DEBIT EQUITIES, 5757 PHANTOM DR STE 225, HAZELWOOD, MO 63042-2429
5083195 +EDI: MID8.COM Oct 29 2018 23:08:00 MIDLAND CREDIT MGT, 2365 NORTHSIDE DRIVE, SUITE 300,
SAN DIEGO, CA 92108-2709
5083442 +EDI: PRA.COM Oct 29 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5088554 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 29 2018 19:06:38
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
5083197 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 29 2018 19:06:43 QUICKEN LOANS INC,
ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-1906
5083198 EDI: DRIV.COM Oct 29 2018 23:08:00 SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT,
PO BOX 560284, DALLAS, TX 75356-0284
5083200 EDI: RMSC.COM Oct 29 2018 23:08:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060,
ORLANDO, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive,
Pocono Summit, PA 18346-7603

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Philip W. Stock on behalf of Creditor Stillwater Lakes Civic Association, Inc. pwstock@ptd.net
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Victoria F. Roman
l hochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Victoria F. Roman**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4757**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-02892-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Victoria F. Roman
aka Victoria Frances Roman, aka Victoria Roman

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.